

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KIMBERLY D. JACOB

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20082 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/09/2018 and confirmed on 3/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		221,090.88
Less Refunds to Debtor	4,888.62	
TOTAL AMOUNT OF PLAN FUND		216,202.26

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	10,001.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,401.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3646	0.00	119,603.32	0.00	119,603.32
	PNC BANK NA Acct: 3646	252.90	252.90	0.00	252.90
	AMERICREDIT FINANCIAL SVCS INC* Acct: 4218	0.00	41,198.38	0.00	41,198.38
					161,054.60

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	KIMBERLY D. JACOB Acct:	0.00	0.00	0.00	0.00
	KIMBERLY D. JACOB Acct:	1,739.50	1,739.50	0.00	0.00
	KIMBERLY D. JACOB Acct:	3,149.12	3,149.12	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6916	24,535.23	24,535.23	0.00	24,535.23
					24,535.23

Unsecured					
	AMERICAN EXPRESS CENTURION BNK Acct: 1003	9,951.41	4,550.12	0.00	4,550.12
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 5813	4,695.01	2,146.72	0.00	2,146.72
	US BANK NA D/B/A ELAN FINANCIAL SERV Acct: 4256	6,958.89	3,181.84	0.00	3,181.84
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 5093	992.86	453.97	0.00	453.97
	CAPITAL ONE NA**	2,503.96	1,144.89	0.00	1,144.89

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4066				
	SCOLOPAX LLC	3,591.70	1,642.25	0.00	1,642.25
	Acct: 5917				
	DEPARTMENT STORES NATIONAL BANK	363.64	166.27	0.00	166.27
	Acct: 7703				
	NORDSTROM FSB	686.77	314.02	0.00	314.02
	Acct: 2347				
	PNC BANK NA	4,546.02	2,078.59	0.00	2,078.59
	Acct: 4459				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 1001				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 2904				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,698.25	776.50	0.00	776.50
	Acct: 9261				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	899.97	411.49	0.00	411.49
	Acct: 5292				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 2808				
	INTERNAL REVENUE SERVICE*	646.25	295.49	0.00	295.49
	Acct: 6916				
	VERIZON BY AMERICAN INFOSOURCE LP	105.63	48.30	0.00	48.30
	Acct: 0001				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 7703				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9261				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ENCORE RECEIVABLES MGT INC++	0.00	0.00	0.00	0.00
	Acct:				
					17,210.45

TOTAL PAID TO CREDITORS

202,800.28

TOTAL CLAIMED

PRIORITY 24,535.23

SECURED 252.90

UNSECURED 37,640.36

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

KIMBERLY D. JACOB

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20082 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kimberly D. Jacob
Debtor

Case No. 18-20082-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	+ Kimberly D. Jacob, 104 Carmella Drive, Irwin, PA 15642-8909
14756101	+ Care Credit, c/o Encore Receivable Management, 400 N Rogers Road, Olathe, KS 66062-1212
14756102	+ Collection Service Center Inc, PO Box 560, New Kensington, PA 15068-0560
14756103	+ Edward Jones, PO Box 108, Saint Louis, MO 63166-0108
14756104	Encore Receivable Management Inc., PO Box 3330, Olathe, KS 66063-3330
14756109	+ Lendmark Financial, 2669 Monroeville Boulevard, Monroeville, PA 15146-2301
14756112	+ PNC Bank NA, PO Box 8807, Dayton, OH 45401-8807
14756113	+ PNC Points Visa, PO Box 8807, Dayton, OH 45401-8807
14756118	+ Vicotria's Secret/Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2023 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Feb 25 2023 00:18:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14763294	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2023 00:18:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
14756100	+ Email/PDF: bncnotices@becket-lee.com	Feb 25 2023 00:51:34	American Express, PO Box 981535, El Paso, TX 79998-1535
14776340	Email/PDF: bncnotices@becket-lee.com	Feb 25 2023 00:20:21	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14796818	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2023 00:18:00	Americredit Financial Services, Inc. DbA GM Financ, P.O. Box 183853, Arlington, TX 76096-3853
14790020	Email/PDF: bncnotices@becket-lee.com	Feb 25 2023 00:51:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787492	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2023 00:30:59	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14756110	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2023 00:20:40	Macy's, PO Box 8113, Mason, OH 45040
14983484	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14756105	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2023 00:18:00	GM Financial, PO Box 183834, Arlington, TX

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2023

Form ID: pdf900

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14756106	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2023 00:18:00	76096-3834 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14756107	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2023 00:20:10	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14756108	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 25 2023 00:17:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14760438	Email/Text: ktramble@lendmarkfinancial.com	Feb 25 2023 00:17:00	Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
14756111	+ Email/Text: bnc@nordstrom.com	Feb 25 2023 00:18:44	Nordstrom Card Services, PO Box 6555, Englewood, CO 80155-6555
14783729	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2023 00:19:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14777437	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14795513	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14756840	+ Email/PDF: rmscedi@recoverycorp.com	Feb 25 2023 00:20:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14791283	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14756114	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 25 2023 00:18:00	Regional Medical Center, c/o Collection Service Center Inc, 839 5th Avenue, New Kensington, PA 15068-6303
15027607	+ Email/Text: bncmail@w-legal.com	Feb 25 2023 00:18:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14756115	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2023 00:20:28	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14756116	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2023 00:20:34	Synchrony Bank/Levins, PO Box 965030, Orlando, FL 32896-5030
14756117	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2023 00:20:34	Synchrony Bank/Value City, PO Box 965030, Orlando, FL 32896-5030
14787559	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 25 2023 00:18:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14787148	Email/PDF: ebn_ais@aisinfo.com	Feb 25 2023 00:20:29	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, NA
cr	*+	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14767979	*+	American Express, PO Box 981535, El Paso, TX 79998-1535
14767980	*+	Care Credit, c/o Encore Receivable Management, 400 N Rogers Road, Olathe, KS 66062-1212
14767981	*+	Collection Service Center Inc, PO Box 560, New Kensington, PA 15068-0560
14767989	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, PO Box 8113, Mason, OH 45040

District/off: 0315-2

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14767982	*+	Edward Jones, PO Box 108, Saint Louis, MO 63166-0108
14767983	*	Encore Receivable Management Inc., PO Box 3330, Olathe, KS 66063-3330
14767984	*+	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14767985	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14767986	*+	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14767987	*+	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14767988	*+	Lendmark Financial, 2669 Monroeville Boulevard, Monroeville, PA 15146-2301
14767990	*+	Nordstrom Card Services, PO Box 6555, Englewood, CO 80155-6555
14767991	*+	PNC Bank NA, PO Box 8807, Dayton, OH 45401-8807
14767992	*+	PNC Points Visa, PO Box 8807, Dayton, OH 45401-8807
14767993	*+	Regional Medical Center, c/o Collection Service Center Inc, 839 5th Avenue, New Kensington, PA 15068-6303
14767994	*+	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14767995	*+	Synchrony Bank/Levins, PO Box 965030, Orlando, FL 32896-5030
14767996	*+	Synchrony Bank/Value City, PO Box 965030, Orlando, FL 32896-5030
14767997	*+	Vicotria's Secret/Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Kimberly D. Jacob chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor PNC Bank NA robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 8